

Fill in this information to identify the case:

Debtor 1 PERRY J. ROWAN

Debtor 2 ROSE M. ROWAN
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-24757CMB

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: BANK OF AMERICA NA** Court claim no. (if known): 19

Last 4 digits of any number you use to identify the debtor's account 4 8 8 2

Property Address: 240 KOVALCHECK RD
CARMICHAELS PA 15320

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>656.22</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>656.22</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>656.22</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$656.22

The next postpetition payment is due on

7 / 1 / 2022
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1 PERRY J. ROWAN
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 09/29/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **PERRY J. ROWAN**
Name

Case number (if known) **16-24757CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
09/27/2022	1245106	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	656.22
				<u>656.22</u>

MORTGAGE REGULAR PAYMENT (Part 3)

02/23/2018	1069785	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	3,804.25
03/28/2018	1072948	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	823.77
04/24/2018	1076177	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	809.09
05/25/2018	1079396	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	790.29
06/22/2018	1082651	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	783.36
07/26/2018	1085750	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,571.26
08/28/2018	1089021	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	780.72
09/25/2018	1092231	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	778.24
10/29/2018	1095386	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	772.29
11/27/2018	1098651	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	770.87
01/25/2019	1104866	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	925.33
02/25/2019	1108138	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,849.53
03/25/2019	1111382	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	923.98
04/26/2019	1114663	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	923.97
05/24/2019	1118041	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	754.77
06/25/2019	1121393	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	656.22
08/27/2019	1128304	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	812.97
09/24/2019	1131743	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,155.69
10/24/2019	1134979	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	656.22
12/23/2019	1141884	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	802.08
01/28/2020	1145241	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	803.75
02/25/2020	1148754	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	803.75
03/23/2020	1152301	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	803.74
04/27/2020	1155762	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	724.00
06/26/2020	1162531	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	771.91
07/29/2020	1165724	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	771.91
08/25/2020	1168795	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	771.90
09/28/2020	1171878	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	771.91
10/26/2020	1174985	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	849.69
11/24/2020	1178075	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	656.22
01/25/2021	1184004	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	783.63
02/22/2021	1187068	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	783.64
03/26/2021	1190303	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	783.63
04/26/2021	1193595	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	783.63
05/25/2021	1196736	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	783.64
06/25/2021	1199550	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	675.37
08/26/2021	1205923	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	829.73
09/24/2021	1209071	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	829.74
10/25/2021	1212180	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	829.73
11/22/2021	1215243	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	791.90
12/23/2021	1218261	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	656.22
02/23/2022	1224346	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	813.81
03/25/2022	1227176	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	813.80
04/26/2022	1230237	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	813.81
05/25/2022	1233267	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	813.80
06/27/2022	1236303	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	25.88
				<u>40,685.64</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

PERRY J. ROWAN
ROSE M. ROWAN
240 KOVALCHECKS ROAD
CARMICHAELS, PA 15320

BRIAN C THOMPSON ESQ
THOMPSON LAW GROUP PC
125 WARRENDALE-BAYNE ROAD
WARRENDALE, PA 15086

BANK OF AMERICA NA**
PO BOX 660933
DALLAS, TX 75266

BANK OF AMERICA NA
ATTN BANKRUPTCY NOTICING
PO BOX 31785
TAMPA, FL 33631-3785

PHELAN HALLINAN DIAMOND & JONES LLP
C/O PMB SSS ACQUISITION
PO BOX 8990
TURNERSVILLE, NJ 08012-8990

9/29/22

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee